

## **FREQUENTLY ASKED QUESTIONS HEALTH INSURANCE**

### **When will my medical benefits begin?**

On your 30<sup>th</sup> day of employment provided you have enrolled by making your elections and signing your forms.

### **Who is my insurance company?**

The City is self-insured, so you do not have an “insurance company” – you should tell them The City of Asheville through Primary PhysicianCare.

### **What is my group number?**

Group # is 258.

### **Where can I find my medical ID#?**

Your medical ID number is located on the front of your insurance card.

### **What is a PPO (Preferred Provider Organization) Network?**

The PPO or Network as they are called is a group of doctors and hospitals who your employer has contracted discounted fees is Primary PhysicianCare.

### **How do I find the list of doctors, hospitals, durable medical equipment providers or physical therapists?**

See page 7.

### **What do I need to do if I get married or have a baby?**

Within 30 days of the event, call or e-mail Liz Oldre in benefits to add the new dependent. If 30 days have passed, you will need to wait until Open Enrollment.

### **What happens if I get divorced or my dependent child is 19 and no longer a full-time student?**

Call the Benefits Office (259-5683). COBRA benefits will be offered to a dependent losing coverage for up to 36 months depending on the circumstances.

### **Where do I get a claim form?**

You can download the claim form from the City’s intranet for eye glasses, eye exam, chiropractic services or non-network providers.

### **Where do I send the claim form?**

PO Box 11088, Charlotte, NC 28220-1088 -- or --  
Fax: 1-704-527-8102

### **How do I read the EOB (Explanation of Benefits)?**

An Explanation of Benefits is sent to your home address each time you seek medical treatment. The EOB explains how your bill has been paid or why it was denied. Each code used is explained on the EOB.

**What do I do if I had a worker's compensation injury and I receive a bill?**

Send the bill to the Risk Management Office located on the 6<sup>th</sup> floor, City Hall.

**Who do I call if I have a question about a claim?**

Primary PhysicianCare at 1-800-446-5439

**What happens if I quit? Can I keep my medical coverage?**

You will be offered COBRA benefits when you quit or retire. You may keep these benefits usually for 18 months.

**What happens if I retire? Can I keep my medical coverage?**

Yes, you can keep the coverage that you had at the time of your retirement.

You cannot add a spouse or dependent once you are retired.

Your rates will depend on whether you have access to other coverage or not.